Prepared For: Aetna 2020 4th qtr Mid Hudson

Prepared By:

Delaware County, NY 12167

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 10/01/2020

Prepared On: 08/03/2020

SIC: 0000

Report ID: 37810972

	Aetna Gold OAEPO 1000 90% ID: 14042206 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2800 90% HSA PY ID: 14042203 (HSA) (UCR=N/A)		Aetna Silver OAEPO 2800 65% ID: 14042207 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 3100 65% ID: 14042209 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS IntDed		15/65/50%/TCS/200 ded T2-4		15/65/50%/TCS/200 ded T2-4	
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$2,800/\$5,600 embedded		\$2,800/\$5,600 embedded		\$3,100/\$6,200 embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,550/\$13,100 (incl ded)		\$8,150/\$16,300 (incl ded)		\$8,150/\$16,300 (incl ded)	
Co-Insurance	10%		10%		35%		35%	
Office Visits								
Primary Care	\$30 ded waived		10% after ded		\$45 ded waived		\$45 ded waived	
Specialist	\$60 ded waived		10% after ded		\$75 ded waived		\$75 ded waived	
Inpatient Services								
Inpatient Hospital	10% after ded		10% after ded		35% after ded		35% after ded	
Mental Health Inpatient	10% after ded		10% after ded		35% after ded		35% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	10% after ded		10% after ded		Lab-\$45 ded waived; X-ray-35% after ded		35% after ded	
Mental Health Outpatient	\$30 ded waived		10% after ded		\$45 ded waived		\$45 ded waived	
Emergency Care								
Emergency Room	\$750 (waived if admitted) ded waived		10% after ded		\$750 (waived if admitted) ded waived		\$750 (waived if admitted) ded waived	
Urgent Care	\$75 ded waived		10% after ded		\$90 ded waived		\$90 ded waived	
Single	2 x \$1,135.96		2 x \$995.89		2 x \$924.78		2 x \$899.51	
EE with Spouse	0 x \$2,271.93		0 x \$1,991.78		0 x \$1,849.56		0 x \$1,799.02	
EE with Child(ren)	0 x \$1,931.14		0 x \$1,693.02		0 x \$1,572.13		0 x \$1,529.17	
Family	0 x \$3,237.50		0 x \$2,838.29		0 x \$2,635.63		0 x \$2,563.60	
Monthly Cost	2 \$2,271.92		2 \$1,991.78		2 \$1,849.56		2 \$1,799.02	
Annual Cost	\$27,263.04		\$23,901.36		\$22,194.72		\$21,588.24	

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	Aetr Bronze OAEPO 5250 70% (UCR=	6 ID: 14042208 (EPOc)	Aetr Bronze OAEPO 3750 50% (UCR=	6 ID: 14042210 (EPOc)	Aetna Bronze OAEPO 5400 50% HSA ID: 14042204 (HSA) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS IntDed		
Cost Share Information							
Individual/Family Deductible	\$5,250/\$10,500 embedded		\$3,750/\$7,500 embedded		\$5,400/\$10,800 embedded		
Individual/Family OOP Limit	\$8,150/\$16,300 (incl ded)		\$8,150/\$16,300 (incl ded)		\$6,650/\$13,300 (incl ded)		
Co-Insurance	30%		50%		50%		
Office Visits							
Primary Care	30% after ded		50% after ded		50% after ded		
Specialist	30% after ded		50% after ded		50% after ded		
Inpatient Services							
Inpatient Hospital	30% after ded		50% after ded		50% after ded		
Mental Health Inpatient	30% after ded		50% after ded		50% after ded		
Outpatient Services							
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		
Lab/X-Ray	30% after ded		50% after ded		50% after ded		
Mental Health Outpatient	30% after ded		50% after ded		50% after ded		
Emergency Care							
Emergency Room	30% after ded		50% after ded		50% after ded		
Urgent Care	30% after ded		50% after ded		50% after ded		
Single	2 x \$841.58		2 x \$788.43		2 x \$685.59		
EE with Spouse	0 x \$1,683.17		0 x \$1,576.85		0 x \$1,371.18		
EE with Child(ren)	0 x \$1,430.69		0 x \$1,340.32		0 x \$1,165.50		
Family	0 x \$2,398.52		0 x \$2,247.01		0 x \$1,953.93		
Monthly Cost	2 \$1,683.16		2 \$1,576.86		2 \$1,371.18		
Annual Cost	\$20,197.92		\$18,922.32		\$16,454.16		